

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	09892627
Filing Date	2001-06-28
First Named Inventor	Bill Kitchen
Art Unit	3692
Examiner Name	Clement B. Graham
Attorney Docket Number	23952-0037

Examiner Initial*	Cite No	Foreign Document Number ³	Country Code ² i	Kind Code ⁴	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	T ⁵
CG	1	97/41537	WO	A2	1997-11-06	VERIFONE, INC., WILLIAMS, Humphrey, et al.		<input type="checkbox"/>

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CG	1	Open Financial Exchange Specification 1.0.2, May 30, 1997, 1997 CheckFree Corporation, Intuit Inc., Microsoft Corporation, pages 1-302.	<input type="checkbox"/>
CG	2	"Checkfree delivers e-bill," Internet Week, September 30, 1996.	<input type="checkbox"/>
CG	3	"Utilities, phone companies pilot electronic billing," Item Processing Report, November 7, 1996.	<input type="checkbox"/>
CG	4	"Utilities adopt web bill payment plans," Computer World, August 25, 1997.	<input type="checkbox"/>

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CG	1	5694551		1997-12-02	Doyle, et al.	
CG	2	5696902		1997-12-09	Leclercq, et al.	
CG	3	5884288		1999-03-16	Chang, et al.	
CG	4	5920847		1999-07-06	Kolling, et al.	
CG	5	5920848		1999-07-06	Schutzer, et al.	
CG	6	6023684		2000-02-08	Pearson	
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CG	11	6049786		2000-04-11	Smorodinsky	
CG	12	6055510		2000-04-25	Henrick, et al.	
CG	13	6058380		2000-05-02	Anderson, et al.	
CG	14	6205437		2001-03-20	Gifford	
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